

AMERIPRISE AUTO & HOME INSURANCE WEB APPLICATIONS

END USER LICENSE AGREEMENT

PARTIES

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PURPOSE

This Agreement concerns your download, installation, and use of all Ameriprise Internet mobile phone Applications and/or Links (each, a "Link"). The term "Link" includes the computer codes, software and all updates or modifications, all online and electronic documentation, and other related materials and media supplied or made available from time to time by Ameriprise in its unlimited discretion with respect to its insurance policies. Among other things, the Link allows you to contact us, obtain information about, apply for, manage your customer information concerning, make payments under, or submit a claim under, an insurance policy.

Your download and use of the Link is subject to and expressly conditioned on your acceptance of these EULA terms and conditions. If you do not agree with any part of this Agreement, you may not use the Link. The EULA, and all these terms and conditions, may be changed at any time by Ameriprise. All changes shall be effective and legally binding upon you after posting by Ameriprise when you next use the Link. Therefore, you should check the EULA terms and conditions for updates from time to time by clicking the appropriate link. If you do not agree with all of the terms and conditions of this Agreement, you may not download, use, or continue to use the Link. Your continued use of the Link will constitute your acceptance of any revisions to this Agreement.

GRANT OF LICENSE

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INSTALLATION AND USE

The Link is made available only for your personal, lawful, non-commercial use. You understand and agree that you are solely responsible for your Internet service connections and for all mobile phone or other communication fees and charges incurred through your use of the Link and that we are not responsible for any data charges or other costs you incur.

LIMITS ON USE

The Link is for your use only for the purpose of obtaining information about, applying for and otherwise dealing with Ameriprise insurance policies. You may not use any portion of the Link, or any of our other intellectual property (including our service marks) in any other application or on any other website, or in any other way. Your use of the Link is limited to its designed purposes. You may never use the Link in a manner that is unlawful or fraudulent; that harasses, abuses, threatens, defames or otherwise infringes the rights of others; that seeks to gain unauthorized access to any part of Ameriprise's computer network or internal files or customer accounts; or that inserts, uses, or attempts to use or insert, viruses, malware, or other automated processes, or software or computer code, that interrupts, destroys, limits, surreptitiously monitors, or otherwise adversely affects any software, hardware, or electronic communications.

You may not copy, distribute, or make the Link available over a multi-user network, and you may not, in whole or in part, modify, reverse engineer, decompile or disassemble, attempt to derive the source code, or otherwise tamper with, or create any derivative works from or of, the Link. You may not systematically retrieve content from the Link to directly or indirectly produce a collection, compilation, database or directory of data or information.

CLAIMS PHOTOS

In order to submit photos of an insurance claim through the Link, you must be at least 18 years of age. In addition, you must be the copyright owner or have the permission of the owner to submit the photo, and only send photos of property damage arising from the insurance claim you are reporting that are taken at or as near to the time of the incident as possible.

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SUPPORT SERVICES

We are solely responsible for providing any maintenance and support services with respect to the Link, and we may update the Link from time to time, to improve features or security, or for other purposes, but we are not obligated to maintain, update, or support the Link.

PASSWORDS AND SECURITY

Some areas of our website are restricted and access requires a unique user identification ("User ID") and a password. Unauthorized use of, or access to, these restricted areas is prohibited. When you access any area requiring a User ID and password you agree that we are entitled to act on instructions given using your User ID and password. Ameriprise is not, and will not be, liable for any unauthorized access to your personal information that is not the direct result of our gross negligence or intentional misconduct. You must keep your password confidential and you must notify us immediately if you think that someone else has, or may have, discovered your User ID and password. You must also notify us if any unauthorized access to your account

through the Link occurs, or may occur. Ameriprise may block access to restricted areas of our website without prior notice if we believe your User ID and password are being used by someone else, if there is unauthorized access to your personal information or a risk of that access, or for other reasons.

PRIVACY

We respect and protect the privacy of the information of our customers and other visitors to our website, however, you agree that Ameriprise may collect anonymous information as you use the Link in order to better understand actual customer usage and improve the user's experience. In addition to information you intentionally submit to us while using the Link (such as payment or claim information), other information is collected from you in order for the Link to operate. Most of this information remains on your device, but subject to the particular functions used, the following anonymous information is transmitted to us: the frequency of page or screen visits; data concerning credit card payments (but not account numbers); and data concerning Automated Clearing House (ACH) payment options. For more information about how Ameriprise handles private information, you may review Ameriprise's Privacy Policy at <https://www.Ameriprise.com/legal/privacy-policy/>.

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If the Link proves to be defective in any way and causes any harm to you or to your mobile phone or computer, or to your other property, you agree to, and you must assume, the entire cost of any necessary service or repair.

GENERAL PROVISIONS

No oral or written information or advice given by any agent of Ameriprise or authorized representative can, or shall, create a warranty regarding the Link.

Ameriprise reserves the right to cancel the Link or end your access to, or use of, the Link at any time for any reason.

This Agreement, and except as required by applicable federal or State laws, the use of the Link and the Ameriprise website shall be governed by and construed in accordance with the laws of the State of Wisconsin without giving effect to any principles of conflicts of laws. Any relevant disputes shall be subject to the exclusive venue of a court of competent jurisdiction in Brown County, Wisconsin or in the United States District Court for the Eastern District of Wisconsin, as appropriate. If any provision of this Agreement is held invalid, unlawful, or for any reason unenforceable, then that provision shall be severed from the remaining provisions and shall not affect the validity or enforceability of the remaining provisions.

Ameriprise's website may contain links to, or content from, other websites or services unrelated to Ameriprise. These links and other content are provided solely for your convenience. We make no warranties or representations about the content of any products or services offered by any third-party websites.

When you visit Ameriprise's website using the Link, you may see messages, maps, or other information adapted to your specific state or city. Ameriprise may identify your general geographic location using GPS via your mobile device if you have activated that function. When we identify your geographic location, we do not receive your personal information, and we use your location only to provide better and more focused experience for you. If we supply information by third parties, it may not be accurate. Ameriprise does not, and cannot, guarantee the availability, accuracy and completeness, or reliability, of location data. This Link is available to users of all ages. However, if you are under the age of 18, you should review this Agreement with your parent or guardian to make sure that you and your parent or guardian understand the terms contained in this Agreement.

EFFECTIVE DATE

The Effective Date of this Agreement is **October 12th, 2015**. This Agreement will remain in effect until cancelled or until modified under a new Effective Date.